

## CLAIMS

What is claimed is:

- 5                   1.       A method of managing an underwriting account for an insurance policy, the method comprising the steps of:  
  
                    establishing a plurality of participants;  
  
                    assigning each participant of the plurality of participants to an account;  
  
                    and  
  
10                   enabling an underwriting decision at an account level based upon data related to the plurality of participants.
2.       The method of Claim 1 further comprising a step of enabling an underwriting decision for each participant separately.
3.       The method of Claim 1 further comprising a step of establishing  
15                   a plurality of policies for a participant of the plurality of participants.
4.       The method of Claim 1 wherein the step of enabling an underwriting decision at an account level comprises a step of enabling an underwriting decision based business rules for an account.
5.       The method of Claim 4 wherein the step of enabling an  
20                   underwriting decision at an account level comprises a step of enabling an underwriting decision based upon all policies of the account.
6.       A method of managing an underwriting account for an insurance policy, the method comprising the steps of:  
  
                    establishing a plurality of participants;  
  
25                   assigning each participant of the plurality of participants to an account;

establishing business rules at an account level; and

providing an underwriting decision for an account based upon the business rules.

5           7.       The method of Claim 6 further comprising a step of determining potential exposure of the account at a participant level.

8.       The method of Claim 6 wherein the step of establishing a plurality of participants comprises a step of establishing a participant comprising a plurality of business lines.

10          9.       The method of Claim 6 wherein the step of establishing a plurality of participants comprises a step of establishing a plurality of participants wherein at least one participant has a plurality of policies.

10.       The method of Claim 6 wherein the step of providing an underwriting decision for an account comprises a step of providing an underwriting decision based upon a plurality of participants.

15          11.      A method of managing an underwriting account for an insurance policy, the method comprising the steps of:

establishing a plurality of participants;

assigning each participant of the plurality of participants to an account;

assigning team members to the account; and

20          assigning tasks to team members for a participant for the account.

12.       The method of Claim 11 wherein the step of assigning team members to an account comprises a step of assigning team members by participant.

13. The method of Claim 11 wherein the step of assigning team members to an account comprises a step of assigning team members by policy.

5 14. The method of Claim 11 wherein the step of assigning tasks to team members comprises a step of assigning tasks to team members by participant.

15. The method of Claim 11 wherein the step of assigning tasks to team members comprises a step of assigning tasks to team members by policy.

10 16. A method of managing an underwriting account for an insurance policy, the method comprising the steps of:

establishing a plurality of participants;

assigning each participant of the plurality of participants to an account;

15 providing a separate name and address book separate from the pluralities of participants of the account; and

providing a service associated with an entity in the name and address book.

20 17. The method of Claim 16 further comprising a step of establishing a plurality of policies for a participant of the plurality of participants.

18. The method of Claim 16 wherein the step of providing a name and address book separate from the plurality of participants comprises a step of providing a name and address book separate from the policies.

19. The method of Claim 16 wherein the step of providing a service associated with an entry comprises a step of providing a service at a separate location.

20. The method of Claim 16 wherein the step of providing a service associated with an entry comprises a step of providing a service at a separate building.

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